



General Assembly

Substitute Bill No. 128

February Session, 2022



AN ACT CONCERNING FORECLOSURE, ASSIGNMENT AND OTHER ENFORCEMENT ACTIONS FOR UNPAID SEWER ASSESSMENTS AND OTHER FEES AND CHARGES.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 7-254 of the 2022 supplement to the general statutes
2 is repealed and the following is substituted in lieu thereof (*Effective*
3 *October 1, 2022, and applicable to actions filed on or after October 1, 2022*):

4 (a) Any assessment of benefits or any installment thereof, not paid
5 within thirty days after the due date, shall be delinquent and shall be
6 subject to interest from such due date at the interest rate and in the
7 manner provided by the general statutes for delinquent property taxes.
8 Each addition of interest shall be collectible as a part of such assessment.

9 (b) (1) Whenever any installment of an assessment becomes
10 delinquent, the interest on such delinquent installment shall be as
11 provided in subsection (a) of this section or five dollars, whichever is
12 greater. Any unpaid assessment and any interest due thereon shall
13 constitute a lien upon the real estate against which the assessment was
14 levied from the date of such levy. Each such lien may be continued,
15 recorded and released in the manner provided by the general statutes
16 for continuing, recording and releasing property tax liens. Each such
17 lien shall take precedence over all other liens and encumbrances except

18 taxes and may be enforced, in accordance with subdivision (2) of this
19 subsection, in the same manner as property tax liens. The tax collector
20 of the municipality may collect such assessments in accordance with any
21 mandatory provision of the general statutes for the collection of
22 property taxes and the municipality may recover any such assessment
23 in a civil action against any person liable therefor.

24 (2) In the case of one or more liens for any unpaid assessment and
25 any interest due thereon, as described in subdivision (1) of this
26 subsection, upon any owner-occupied real estate, no such lien or liens
27 may be enforced unless the principal for all such liens upon such owner-
28 occupied real estate exceeds four thousand dollars.

29 (c) [Any] (1) Except as provided in subdivision (2) of this subsection,
30 any municipality, by resolution of its legislative body, may assign, for
31 consideration, any and all liens filed by the tax collector to secure unpaid
32 sewer assessments as provided under the provisions of this chapter. The
33 consideration received by the municipality shall be negotiated between
34 the municipality and the assignee.

35 (2) In the case of one or more liens filed by the tax collector to secure
36 unpaid assessments, as described in subdivision (1) of this subsection,
37 upon any owner-occupied real estate, no such lien or liens may be
38 assigned unless the principal for all such liens upon such owner-
39 occupied real estate exceeds four thousand dollars.

40 (d) The assignee or assignees of such liens shall have and possess the
41 same powers and rights at law or in equity as such municipality and
42 municipality's tax collector would have had if the lien had not been
43 assigned with regard to the precedence and priority of such lien, the
44 accrual of interest and the fees and expenses of collection, except that
45 any such assignee (1) shall not be insulated from liability by virtue of
46 the provisions of section 42-110c, and (2) shall be obligated to provide a
47 payoff statement, as defined in section 49-8a, in the same manner as a
48 mortgagee in accordance with the requirements of section 49-10a. The
49 assignee shall have the same rights to enforce such liens as any private

50 party holding a lien on real property, including, but not limited to,
51 foreclosure and a suit on the debt.

52 (e) No such assignment executed on or after July 1, 2022, shall be valid
53 or enforceable unless memorialized in a contract executed by the
54 authority and the assignee that is in writing and provides: (1) The
55 manner in which the assignee will provide to the owner of the real
56 property that is the subject of the assignment one or more addresses and
57 telephone numbers that may be used for correspondence with the
58 assignee about the debt and payment thereof; (2) the earliest and latest
59 dates by which the assignee shall commence any foreclosure or suit on
60 the debt or the manner for determining such dates, except as may be
61 impacted by any payment arrangement, bankruptcy petition or other
62 circumstance, provided in no event shall the assignee commence a
63 foreclosure suit before one year has elapsed since the assignee's
64 purchase of the lien; (3) the structure and rates of attorney's fees that the
65 assignee may claim against the owner or owners of such real property
66 in any foreclosure, suit on the debt or otherwise, and a prohibition from
67 using as foreclosure counsel any attorney or law office that is owned by,
68 employs or contracts with any person having an interest in such
69 assignee; (4) confirmation that the owner of the real property for which
70 the lien has been filed shall be a third-party beneficiary entitled to
71 enforce the covenants and responsibilities of the assignee as contained
72 in the contract; (5) a prohibition on the assignee assigning the lien
73 without the municipality's prior written consent; (6) the detail and
74 frequency of reports provided to the municipality's tax collector
75 regarding the status of the assigned liens; (7) confirmation that the
76 assignee is not ineligible, pursuant to section 31-57b, to be assigned the
77 lien because of occupational safety and health law violations; (8)
78 disclosure of (A) all resolved and pending arbitrations and litigation
79 matters in which the assignee or any of its principals have been involved
80 within the last ten years, except foreclosure actions involving liens
81 purchased from or assigned by governmental entities, (B) all criminal
82 proceedings that the assignee or any of its principals has ever been the
83 subject, (C) any interest in the subject property held by the assignee or

84 any of its principals, officers or agents, and (D) each instance in which
85 the assignee or any of its principals was found to have violated any state
86 or local ethics law, regulation, ordinance, code, policy or standard, or to
87 have committed any other offense arising out of the submission of
88 proposals or bids or the performance of work on public contract; and (9)
89 such additional terms to which the municipality and the assignee
90 mutually agree, consistent with applicable law.

91 (f) The assignee, or any subsequent assignee, shall provide written
92 notice of an assignment, not later than sixty days after the date of such
93 assignment, to the owner and any holder of a mortgage on the real
94 property that is the subject of the assignment, provided such owner or
95 holder is of record as of the date of such assignment. Such notice shall
96 include information sufficient to identify (1) the property that is subject
97 to the lien and in which the holder has an interest, (2) the name and
98 addresses of the assignee, and (3) the amount of unpaid taxes, interest
99 and fees being assigned relative to the subject property as of the date of
100 the assignment.

101 (g) Not less than sixty days prior to commencing an action to
102 foreclose a lien under this section, the assignee shall provide a written
103 notice, by first-class mail, to the holders of all first or second security
104 interests on the property subject to the lien that were recorded before
105 the date the assessment of the lien sought to be enforced became
106 delinquent. Such notice shall set forth: (1) The amount of unpaid debt
107 owed to the assignee as of the date of the notice; (2) the amount of any
108 attorney's fees and costs incurred by the assignee in the enforcement of
109 the lien as of the date of the notice; (3) a statement of the assignee's
110 intention to foreclose the lien if the amounts set forth pursuant to
111 subdivisions (1) and (2) of this subsection are not paid to the assignee
112 on or before sixty days after the date on which the notice is provided;
113 (4) the assignee's contact information, including, but not limited to, the
114 assignee's name, mailing address, telephone number and electronic mail
115 address, if any; and (5) instructions concerning the acceptable means of
116 making a payment on the amounts owed to the assignee as set forth

117 pursuant to subdivisions (1) and (2) of this subsection. Any notice
118 required under this subsection shall be effective upon the date such
119 notice is provided.

120 (h) When providing the written notice required under subsection (g)
121 of this section, the assignee may rely on the last recorded security
122 interest of record in identifying the name and mailing address of the
123 holder of such interest, unless the holder of such interest is the plaintiff
124 in an action pending in Superior Court to enforce such interest, in which
125 case the assignee shall provide the written notice to the attorney
126 appearing on behalf of the plaintiff.

127 (i) Each aspect of a foreclosure, sale or other disposition under this
128 section, including, but not limited to, the costs, attorney fees, method,
129 advertising, time, date, place and terms, shall be commercially
130 reasonable.

131 Sec. 2. Section 7-258 of the 2022 supplement to the general statutes is
132 repealed and the following is substituted in lieu thereof (*Effective October*
133 *1, 2022, and applicable to actions filed on or after October 1, 2022*):

134 (a) (1) Any charge for connection with or for the use of a sewerage
135 system, not paid within thirty days of the due date, shall thereupon be
136 delinquent and shall bear interest from the due date at the rate and in
137 the manner provided by the general statutes for delinquent property
138 taxes. Each addition of interest shall be collectible as a part of such
139 connection or use charge. Any such unpaid connection or use charge
140 shall constitute a lien upon the real estate against which such charge was
141 levied from the date it became delinquent. Each such lien may be
142 continued, recorded and released in the manner provided by the general
143 statutes for continuing, recording and releasing property tax liens. Each
144 such lien shall take precedence over all other liens and encumbrances
145 except taxes and may be foreclosed in the same manner as a lien for
146 property taxes in accordance with subdivision (2) of this subsection. The
147 municipality may by ordinance designate the tax collector or any other
148 person as collector of sewerage system connection and use charges and

149 such collector of sewerage system connection and use charges may
150 collect such charges in accordance with the provisions of the general
151 statutes for the collection of property taxes. The municipality may
152 recover any such charges in a civil action against any person liable
153 therefor. For the purpose of establishing or revising such connection or
154 use charges and for the purpose of collecting such charges any
155 municipality may enter into agreements with any water company or
156 municipal water department furnishing water in such municipality for
157 the purchase from such water company or municipal water department
158 of information or services and such agreement may designate such
159 water company or municipal water department as a billing or collecting
160 agent of the collector of sewerage system connection and use charges in
161 the municipality. Any water company or municipal water department
162 may enter into and fulfill any such agreements and may utilize for the
163 collection of such charges any of the methods utilized by it for the
164 collection of its water charges.

165 (2) In the case of one or more liens for any unpaid connection or use
166 charge, as described in subdivision (1) of this subsection, upon any
167 owner-occupied real estate, no such lien or liens may be foreclosed
168 unless the principal for all such liens upon such owner-occupied real
169 estate exceeds four thousand dollars.

170 (b) [Any] (1) Except as provided in subdivision (2) of this subsection,
171 any municipality, by resolution of its legislative body, may assign, for
172 consideration, any and all liens filed by the tax collector or collector of
173 sewerage system connection and use charges to secure unpaid sewerage
174 connection and use charges as provided under the provisions of this
175 chapter. The consideration received by the municipality shall be
176 negotiated between the municipality and the assignee.

177 (2) In the case of one or more liens filed by the tax collector or collector
178 of sewerage system connection and use charges to secure unpaid
179 sewerage connection and use charges, as described in subdivision (1) of
180 this subsection, upon any owner-occupied real estate, no such lien or
181 liens may be assigned unless the principal for all such liens upon such

182 owner-occupied real estate exceeds four thousand dollars.

183 (c) The assignee or assignees of such liens shall have and possess the
184 same powers and rights at law or in equity as such municipality and
185 municipality's tax collector would have had if the lien had not been
186 assigned with regard to the precedence and priority of such lien, the
187 accrual of interest and the fees and expenses of collection, except that
188 any such assignee (1) shall not be insulated from liability for its conduct
189 by virtue of the provisions of section 42-110c, and (2) shall be obligated
190 to provide a payoff statement, as defined in section 49-8a, in the same
191 manner as a mortgagee in accordance with the requirements of section
192 49-10a. The assignee shall have the same rights to enforce such liens as
193 any private party holding a lien on real property, including, but not
194 limited to, foreclosure and a suit on the debt.

195 (d) No such assignment executed on or after July 1, 2022, shall be
196 valid or enforceable unless memorialized in a contract executed by the
197 authority and the assignee that is in writing and provides: (1) The
198 manner in which the assignee will provide to the owner of the real
199 property that is the subject of the assignment one or more addresses and
200 telephone numbers that may be used for correspondence with the
201 assignee about the debt and payment thereof; (2) the earliest and latest
202 dates by which the assignee shall commence any foreclosure or suit on
203 the debt or the manner for determining such dates, except as may be
204 impacted by any payment arrangement, bankruptcy petition or other
205 circumstance, provided in no event shall the assignee commence a
206 foreclosure suit before one year has elapsed since the assignee's
207 purchase of the lien; (3) the structure and rates of attorney's fees that the
208 assignee may claim against the owner or owners of such real property
209 in any foreclosure, suit on the debt or otherwise, and a prohibition from
210 using as foreclosure counsel any attorney or law office that is owned by,
211 employs or contracts with any person having an interest in such
212 assignee; (4) confirmation that the owner of the real property for which
213 the lien has been filed shall be a third-party beneficiary entitled to
214 enforce the covenants and responsibilities of the assignee as contained

215 in the contract; (5) a prohibition on the assignee assigning the lien
216 without the municipality's prior written consent; (6) the detail and
217 frequency of reports provided to the municipality's tax collector
218 regarding the status of the assigned liens; (7) confirmation that the
219 assignee is not ineligible, pursuant to section 31-57b, to be assigned the
220 lien because of occupational safety and health law violations; (8)
221 disclosure of (A) all resolved and pending arbitrations and litigation
222 matters in which the assignee or any of its principals have been involved
223 within the last ten years, except foreclosure actions involving liens
224 purchased from or assigned by governmental entities, (B) all criminal
225 proceedings that the assignee or any of its principals has ever been the
226 subject, (C) any interest in the subject property held by the assignee or
227 any of its principals, officers or agents, and (D) each instance in which
228 the assignee or any of its principals was found to have violated any state
229 or local ethics law, regulation, ordinance, code, policy or standard, or to
230 have committed any other offense arising out of the submission of
231 proposals or bids or the performance of work on public contract; and (9)
232 such additional terms to which the municipality and the assignee
233 mutually agree consistent with applicable law.

234 (e) The assignee, or any subsequent assignee, shall provide written
235 notice of an assignment, not later than sixty days after the date of such
236 assignment, to the owner and any holder of a mortgage on the real
237 property that is the subject of the assignment, provided such owner or
238 holder is of record as of the date of such assignment. Such notice shall
239 include information sufficient to identify (1) the property that is subject
240 to the lien and in which the holder has an interest, (2) the name and
241 addresses of the assignee, and (3) the amount of unpaid taxes, interest
242 and fees being assigned relative to the subject property as of the date of
243 the assignment.

244 (f) Not less than sixty days prior to commencing an action to foreclose
245 a lien under this section, the assignee shall provide a written notice, by
246 first-class mail, to the holders of all first or second security interests on
247 the property subject to the lien that were recorded before the date the

248 assessment of the lien sought to be enforced became delinquent. Such
249 notice shall set forth: (1) The amount of unpaid debt owed to the
250 assignee as of the date of the notice; (2) the amount of any attorney's fees
251 and costs incurred by the assignee in the enforcement of the lien as of
252 the date of the notice; (3) a statement of the assignee's intention to
253 foreclose the lien if the amounts set forth pursuant to subdivisions (1)
254 and (2) of this subsection are not paid to the assignee on or before sixty
255 days after the date the notice is provided; (4) the assignee's contact
256 information, including, but not limited to, the assignee's name, mailing
257 address, telephone number and electronic mail address, if any; and (5)
258 instructions concerning the acceptable means of making a payment on
259 the amounts owed to the assignee as set forth pursuant to subdivisions
260 (1) and (2) of this subsection. Any notice required under this subsection
261 shall be effective upon the date such notice is provided.

262 (g) When providing the written notice required under subsection (f)
263 of this section, the assignee may rely on the last recorded security
264 interest of record in identifying the name and mailing address of the
265 holder of such interest, unless the holder of such interest is the plaintiff
266 in an action pending in Superior Court to enforce such interest, in which
267 case the assignee shall provide the written notice to the attorney
268 appearing on behalf of the plaintiff.

269 (h) Each aspect of a foreclosure, sale or other disposition under this
270 section, including, but not limited to, the costs, attorney fees, method,
271 advertising, time, date, place and terms, shall be commercially
272 reasonable.

273 Sec. 3. Section 22a-506 of the general statutes is repealed and the
274 following is substituted in lieu thereof (*Effective October 1, 2022, and*
275 *applicable to actions filed on or after October 1, 2022*):

276 (a) An authority may (1) levy and collect benefit assessments upon
277 the lands and buildings within its jurisdiction that, in its judgment, are
278 especially benefited by a wastewater system; (2) establish, revise and
279 collect rates, fees, charges, penalties and assessments for the use and

280 benefits of a wastewater system; and (3) order the owner of any building
281 which is accessible to a wastewater system to connect to such system, all
282 in the manner provided in sections 7-249 to 7-257, inclusive, and sections
283 22a-416 to 22a-599, inclusive.

284 (b) (1) Any assessment of benefits, including any installment thereof,
285 and any charge, fee, fine or other amount that is not paid within thirty
286 days after the due date shall be delinquent, shall be subject to interest
287 and shall constitute a lien upon the premises served and a charge upon
288 the owner thereof all in the manner provided both by the provisions of
289 the general statutes for delinquent property taxes and by section 7-258,
290 as amended by this act. The rules and regulations of the authority may
291 provide for the discontinuance of water pollution control service for
292 nonpayment of taxes, special assessments, fees, rates, penalties or other
293 charges therefor imposed under sections 22a-500 to 22a-519, inclusive.
294 Such lien shall take precedence over all other liens or encumbrances
295 except taxes and may be foreclosed against the lot or building served, in
296 accordance with subdivision (2) of this subsection, in the same manner
297 as a lien for taxes, provided all such liens shall continue until such time
298 as they shall be discharged or foreclosed by the authority without the
299 necessity of filing certificates of continuation, but in no event for longer
300 than ten years. The authority may institute a civil action against such
301 owner to recover the amount of any such fee or charge which remains
302 due and unpaid for thirty days along with interest thereon at the same
303 rate as unpaid taxes and with reasonable attorneys' fees, provided no
304 such civil action to recover such amount may be instituted against the
305 owner of an owner-occupied premises unless the principal for such
306 amount exceeds four thousand dollars.

307 (2) In the case of one or more liens for any assessment of benefits and
308 any charge, fee, fine or other amount that is not paid within thirty days
309 after the due date, as described in subdivision (1) of this subsection,
310 upon any owner-occupied premises served, no such lien or liens may be
311 foreclosed unless the principal for all such liens upon such owner-
312 occupied premises served exceeds four thousand dollars.

313 Sec. 4. Section 49-92o of the 2022 supplement to the general statutes
314 is repealed and the following is substituted in lieu thereof (*Effective*
315 *October 1, 2022, and applicable to actions filed on or after October 1, 2022*):

316 (a) [Any] (1) Except as provided in subdivision (2) of this subsection,
317 any regional sewer authority established under an act of the General
318 Assembly, may assign, for consideration, any and all liens filed by such
319 regional sewer authority to secure unpaid sewer assessments or
320 connection or use charges of the authority. The consideration received
321 by the authority shall be negotiated between the authority and the
322 assignee.

323 (2) In the case of one or more liens filed by a regional sewer authority
324 to secure unpaid sewer assessment or connection or use charges of the
325 authority, as described in subdivision (1) of this subsection, upon any
326 owner-occupied real estate, no such lien or liens may be assigned unless
327 the principal for all such liens upon such owner-occupied real estate
328 exceeds four thousand dollars.

329 (b) The assignee or assignees of such liens shall have and possess the
330 same powers and rights at law or in equity as such authority would have
331 had if the lien had not been assigned with regard to the precedence and
332 priority of such lien, the accrual of interest and the fees and expenses of
333 collection, except that any such assignee (1) shall not be insulated from
334 liability by section 42-110c, and (2) shall be obligated to provide a payoff
335 statement, as defined in section 49-8a, in the same manner as a
336 mortgagee in accordance with the requirements of section 49-10a. The
337 assignee shall have the same rights to enforce such liens as any private
338 party holding a lien on real property, including, but not limited to,
339 foreclosure and a suit on the debt.

340 (c) No such assignment executed on or after July 1, 2022, shall be valid
341 or enforceable unless memorialized in a contract executed by the
342 authority and the assignee that is in writing and provides: (1) The
343 manner in which the assignee will provide to the owner of the real
344 property that is the subject of the assignment one or more addresses and

345 telephone numbers that may be used for correspondence with the
346 assignee about the debt and payment thereof; (2) the earliest and latest
347 dates by which the assignee shall commence any foreclosure or suit on
348 the debt or the manner for determining such dates, except as may be
349 impacted by any payment arrangement, bankruptcy petition or other
350 circumstance, provided in no event shall the assignee commence a
351 foreclosure suit before one year has elapsed since the assignee's
352 purchase of the lien; (3) the structure and rates of attorney's fees that the
353 assignee may claim against the owner or owners of such real property
354 in any foreclosure, suit on the debt or otherwise, and a prohibition from
355 using as foreclosure counsel any attorney or law office that is owned by,
356 employs or contracts with any person having an interest in such
357 assignee; (4) confirmation that the owner of the real property for which
358 the lien has been filed shall be a third-party beneficiary entitled to
359 enforce the covenants and responsibilities of the assignee as contained
360 in the contract; (5) a prohibition on the assignee assigning the lien
361 without the municipality's prior written consent; (6) the detail and
362 frequency of reports provided to the municipality's tax collector
363 regarding the status of the assigned liens; (7) confirmation that the
364 assignee is not ineligible, pursuant to section 31-57b, to be assigned the
365 lien because of occupational safety and health law violations; (8)
366 disclosure of (A) all resolved and pending arbitrations and litigation
367 matters in which the assignee or any of its principals have been involved
368 within the last ten years, except foreclosure actions involving liens
369 purchased from or assigned by governmental entities, (B) all criminal
370 proceedings that the assignee or any of its principals has ever been the
371 subject, (C) any interest in the subject property held by the assignee or
372 any of its principals, officers or agents, and (D) each instance in which
373 the assignee or any of its principals was found to have violated any state
374 or local ethics law, regulation, ordinance, code, policy or standard, or to
375 have committed any other offense arising out of the submission of
376 proposals or bids or the performance of work on public contract; and (9)
377 such additional terms to which the municipality and the assignee
378 mutually agree consistent with applicable law.

379 (d) The assignee, or any subsequent assignee, shall provide written
380 notice of an assignment, not later than sixty days after the date of such
381 assignment, to the owner and any holder of a mortgage on the real
382 property that is the subject of the assignment, provided such owner or
383 holder is of record as of the date of such assignment. Such notice shall
384 include information sufficient to identify (1) the property that is subject
385 to the lien and in which the holder has an interest, (2) the name and
386 addresses of the assignee, and (3) the amount of unpaid taxes, interest
387 and fees being assigned relative to the subject property as of the date of
388 the assignment.

389 (e) Not less than sixty days prior to commencing an action to foreclose
390 a lien assigned under this section, the assignee shall provide a written
391 notice, by first-class mail to the holders of all first or second security
392 interests on the property subject to the lien that were recorded before
393 the date the assessment of such lien became delinquent. Such notice
394 shall set forth: (1) The amount of unpaid debt owed to the assignee as of
395 the date of the notice; (2) the amount of any attorney's fees and costs
396 incurred by the assignee in the enforcement of the lien as of the date of
397 the notice; (3) a statement of the assignee's intention to foreclose the lien
398 if the amounts set forth pursuant to subdivisions (1) and (2) of this
399 subsection are not paid to the assignee on or before sixty days after the
400 date the notice is provided; (4) the assignee's contact information,
401 including, but not limited to, the assignee's name, mailing address,
402 telephone number and electronic mail address, if any; and (5)
403 instructions concerning the acceptable means of making a payment on
404 the amounts owed to the assignee as set forth pursuant to subdivisions
405 (1) and (2) of this subsection. Any notice required under this subsection
406 shall be effective upon the date such notice is provided.

407 (f) When providing the written notice required under subsection (e)
408 of this section, the assignee may rely on the last recorded security
409 interest of record in identifying the name and mailing address of the
410 holder of such interest, unless the holder of such interest is the plaintiff
411 in an action pending in Superior Court to enforce such interest, in which

412 case the assignee shall provide the written notice to the attorney
413 appearing on behalf of the plaintiff.

414 (g) Each aspect of a foreclosure, sale or other disposition under this
415 section, including, but not limited to, the costs, attorney fees, method,
416 advertising, time, date, place and terms, shall be commercially
417 reasonable. Costs and reasonable attorneys' fees incurred by the
418 assignee as a result of any foreclosure action or other legal proceeding
419 brought pursuant to this section and directly related to the proceeding
420 shall be taxed in any such proceeding against each person having title
421 to any property subject to the proceedings. Such costs and fees may be
422 collected by the assignee at any time after demand for payment has been
423 made by the assignee.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>October 1, 2022, and applicable to actions filed on or after October 1, 2022</i>	7-254
Sec. 2	<i>October 1, 2022, and applicable to actions filed on or after October 1, 2022</i>	7-258
Sec. 3	<i>October 1, 2022, and applicable to actions filed on or after October 1, 2022</i>	22a-506
Sec. 4	<i>October 1, 2022, and applicable to actions filed on or after October 1, 2022</i>	49-92o

PD Joint Favorable Subst.